Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 1 of 51

	States Bankı			90 - 01			Vol	untary Pe	tition
Nor .	thern District	of Illinois	;				V OI	untary re	шин
Name of Debtor (if individual, enter Last, First, <b>Dixon, Shakima</b>	Middle):		Name	of Joint De	ebtor (Spouse	) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				her Names de married,	used by the J maiden, and	oint Debtor trade names	in the last 8	3 years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-8102	yer I.D. (ITIN)/Com	plete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-T	Γaxpayer I.	D. (ITIN) No./Co	mplete EIN
Street Address of Debtor (No. and Street, City, a 647 Adams Hanover Park, IL	and State):	ZID Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, a	ŕ	ZID Code
	Г	ZIP Code <b>60133</b>	┨						ZIP Code
County of Residence or of the Principal Place of Cook			Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	or (if differe	nt from stre	eet address):	
	Γ	ZIP Code							ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								·	
Type of Debtor (Form of Organization) (Check one box)		of Business			•	•		Under Which	
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors	☐ Health Care Bu☐ Single Asset Rein 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Bre☐ Clearing Bank☐ Other	siness eal Estate as de 101 (51B)	efined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of Cl of	napter 15 P a Foreign napter 15 P	etition for Recogn Main Proceeding etition for Recogn Nonmain Proceed	nition
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		the United State	es .	defined	are primarily co d in 11 U.S.C. § red by an indivi- onal, family, or	onsumer debts, 101(8) as dual primarily	for	Debts are probusiness de	•
Filing Fee (Check one box	<u>.</u> )	Check one			-	ter 11 Debte			
□ Full Filing Fee attached     □ Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati debtor is unable to pay fee except in installments. I Form 3A.     □ Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerati	on certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	Check all  SB.	otor is not otor's aggi- less than s applicable lan is bein	a small busing regate nonco \$2,490,925 (each boxes: any filed with of the plan w	amount subject this petition.	defined in 11 United debts (exc to adjustment	J.S.C. § 1010 Fluding debts on 4/01/16		rs thereafter).
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distributi	erty is excluded and	administrative		es paid,		THIS	SPACE IS I	FOR COURT USE (	ONLY
1- 50- 100- 200-	1,000- 5,000 10,000		<b>]</b> 5,001- 0,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion					
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion					

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 2 of 51

Page 2 Name of Debtor(s): Voluntary Petition Dixon, Shakima (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Case Number: Location Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Samuel Mass January 15, 2015 Signature of Attorney for Debtor(s) (Date) **Samuel Mass 6303909** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**B1** (Official Form 1)(04/13)

cument Page 3 of 51

Name of Debtor(s):

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Shakima Dixon

Signature of Debtor Shakima Dixon

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 15, 2015

Date

#### Signature of Attorney\*

#### X /s/ Samuel Mass

Signature of Attorney for Debtor(s)

#### Samuel Mass 6303909

Printed Name of Attorney for Debtor(s)

### Robert J. Semrad & Associates, LLC

Firm Name

20 S. Clark Street 28th Floor Chicago, IL 60603

Address

### Email: rsemrad@robertjsemrad.com

(312) 913 0625 Fax: (312) 913 0631

Telephone Number

#### January 15, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Dixon, Shakima

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

### Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 4 of 51

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Shakima Dixon		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

# Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 5 of 51

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of reafinancial responsibilities.);	109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being
• `	n a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in t	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the i	nformation provided above is true and correct.
Signature of Debtor:	/s/ Shakima Dixon
	Shakima Dixon
Date: January 15, 201	5

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 6 of 51

B6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Shakima Dixon		Case No		
-		Debtor	,		
			Chapter	7	
			•		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		82,786.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,255.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,273.00
Total Number of Sheets of ALL Schedu	ules	25			
	Т	otal Assets	1,550.00		
			Total Liabilities	82,786.69	

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 7 of 51

B 6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Shakima Dixon		Case No.	
_		Debtor		
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	50,706.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	50,706.00

#### State the following:

Average Income (from Schedule I, Line 12)	1,255.00
Average Expenses (from Schedule J, Line 22)	1,273.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	1,155.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		82,786.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		82,786.69

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 8 of 51

B6A (Official Form 6A) (12/07)

In re	Shakima Dixon	Case No
-		, , , , , , , , , , , , , , , , , , ,
		Dehtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

			0.00	0.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

### Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 9 of 51

B6B (Official Form 6B) (12/07)

In re	Shakima Dixon	Case No
_		Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	500.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	TCF Checking Account	-	150.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Used Furniture	-	300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Used Clothing	-	400.00
7.	Furs and jewelry.	Jewelry	-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

**2** continuation sheets attached to the Schedule of Personal Property

1,550.00

Sub-Total >

(Total of this page)

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 10 of 51

B6B (Official Form 6B) (12/07) - Cont.

In	re Shakima Dixon			Case No.	
	-		Debtor		
	\$	SCHED	OULE B - PERSONAL PROPEI (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota (Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 11 of 51

B6B (Official Form 6B) (12/07) - Cont.

In re	Shakima Dixon	Case No.
		.,

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 1,550.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 12 of 51

B6C (Official Form 6C) (4/13)

In re	Shakima Dixon	Case No
•		Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	735 ILCS 5/12-1001(b)	500.00	500.00
Checking, Savings, or Other Financial AdTCF Checking Account	counts, Certificates of Deposit 735 ILCS 5/12-1001(b)	150.00	150.00
<u>Household Goods and Furnishings</u> Used Furniture	735 ILCS 5/12-1001(b)	300.00	300.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	400.00	400.00
Furs and Jewelry Jewelry	735 ILCS 5/12-1001(b)	200.00	200.00

Total: 1,550.00 1,550.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 13 of 51

B6D (Official Form 6D) (12/07)

In re	Shakima Dixon		Case No.	
_		Debtor		

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		*					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXF_ZGEZF	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.				$\Box$		П		
Account No.								
			Value \$	Ш		Ш		
Account No.			Value \$					
Account No.								
			Value \$			Ц		
continuation sheets attached			S (Total of th	ubte iis p		- 1		
			(Report on Summary of Sci		ota ule		0.00	0.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 14 of 51

B6E (Official Form 6E) (4/13)

In re	Shakima Dixon	Case No.	
_			
		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

continuation sheets attached

another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 15 of 51

B6F (Official Form 6F) (12/07)

In re	Shakima Dixon	Case No	
-		Debtor ,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	CO	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	) Z H _ Z G W Z H	Q U I	DISPUTED	AMOUNT OF CLAIM
Account No. xx9075			04 Municipality Roselle II	T	A T E D	Ď	
A/r Concepts 18-3 E Dundee Rd Barrington, IL 60010		-			D		200.00
Account No. xx8879	t		04 Municipality Roselle II	$\forall$			
A/r Concepts 18-3 E Dundee Rd Barrington, IL 60010		-					200.00
Account No. xxxxxx1021	╀	┝	Opened 7/01/08 Last Active 11/30/14	$\dashv$		_	200.00
Acs/bank Of America 501 Bleecker St Utica, NY 13501		-	Educational				
Account No. xxxxxx2487	┞		Opened 9/01/13	$\vdash$			12,121.00
Afni Attention: Bankruptcy 1310 Martin Luther King Dr Bloomington, IL 61701	-	-	Collection Attorney At T				88.00
			(Total of t	Subt			12,609.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 16 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No
-		Debtor

		_			- 1		_	
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	-		U I	D	
MAILING ADDRESS	Ď	Н	DATE CLAIM WAS INCURRED AND	Ĭ	N T	ĻΙ	S	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	l li	'   ;	ά	Ü	
AND ACCOUNT NUMBER	Ţ	J	IS SUBJECT TO SETOFF, SO STATE.	Ŋ	Ň	υl	Ţ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setoit, so state.	1 0 1 1	=	Ď	D	
Account No. xxxx1502	T	T	04 Illinois Tollway Authority	Դ	r	UNLIQUIDATED		
	1			L	4	D		
Arnoldharris								
111 West Jackson B		-						
Chicago, IL 60604						- 1		
						- 1		
								282.00
Account No. xxxx1376	T		04 Illinois Tollway Authority			1		
	1							
Arnoldharris	1	1						
111 West Jackson B	1	-						
Chicago, IL 60604						- 1		
	l							214.00
Account No. xxxx4659	T		04 Illinois Tollway Authority		$\top$	7		
	1		, ,					
Arnoldharris						- 1		
111 West Jackson B		l_						
Chicago, IL 60604						- 1		
								212.00
Account No.	]		unsecured					
Asset Recovery Solutions								
2200 E Devon Ave, Ste 200		-				- 1		
Des Plaines, IL 60018								
	1	1						1,110.00
Account No. xxx3019	╀	$\vdash$	Opened 8/01/14	+	+	$\dashv$		,
Ticcount 110. ARAUU IU	1	1	Collection Attorney Ctu - Online					
Ata Cradit	1	1	Constant Author Star Chillie					
Atg Credit	1	1						
1700 W Cortland St Ste 2	1	1						
Chicago, IL 60622	1	1						
	1	1						
								1,097.00
Sheet no. 1 of 11 sheets attached to Schedule of		_	1	Su	bto	tal		• • • • • •
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	s p	age	e)	2,915.00
The state of the s			(Tour		P'	-0	- /	

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 17 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No.
•		Debtor

	_		I I I Will I I I I I I I I I I I I I I I I I I	10	1	15	
AND ACCOUNT NUMBER (See instructions above.)		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	S	AMOUNT OF CLAIM
Account No.			Parking Tickets	'	Ę		
city of chicago parking 121 N Lasalle Street ROOM 107A Chicago, IL 60602		-					450.00
Account No. xxxx7066			Opened 3/01/14	+	$\vdash$	$\vdash$	
Credit Management Lp 4200 International Pkwy Carrollton, TX 75007			Collection Attorney Comcast-Chicago				689.00
Account No. xxxx9831			Opened 11/01/13				
Credit Management Lp 4200 International Pkwy Carrollton, TX 75007		-	Factoring Company Account Us Cellular				608.00
Account No. xxx6661			Opened 5/01/14	+		$\vdash$	
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		-	Collection Attorney Presence St. Joseph Hospital				1,644.00
Account No. xxxxxxxxxxx8811			Opened 10/01/12 Last Active 12/23/14	+	$\perp$		1,044.00
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Educational				6,403.00
Sheet no. <b>2</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			9,794.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 18 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No.
_		Debtor

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	LIGUID	I SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxx0024			Opened 8/01/09 Last Active 12/23/14 Educational	Т	T E		
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Educational				4 4 2 4 9 9
Account No. xxxxxxxxxx6624	╀		Opened 11/01/10 Last Active 12/23/14		+	_	4,134.00
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Educational				3,968.00
Account No. xxxxxxxxxxxx0124  Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Opened 8/01/09 Last Active 12/23/14 Educational				3,542.00
Account No. xxxxxxxxxx4405	╀		Opened 9/01/14 Last Active 12/23/14		+	+	3,342.00
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Educational				3,000.00
Account No. xxxxxxxxxx8405	$\dagger$		Opened 5/01/14 Last Active 12/23/14		+	+	
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		_	Educational				3,000.00
Sheet no. <u>3</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_		(Total	Sub			17,644.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 19 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No.
_		Debtor

	С	ш	sband, Wife, Joint, or Community	10	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q	1	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx9711			Opened 10/01/12 Last Active 12/23/14	Т	T E		
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Educational				2,669.00
Account No. xxxxxxxxxxx6524			Opened 11/01/10 Last Active 12/23/14 Educational				
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	EuucaliOfidi				
							2,333.00
Account No. xxxxxxxxxxx8305  Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Opened 5/01/14 Last Active 12/23/14 Educational				1,750.00
Account No. xxxxxxxxxx6305  Dept Of Education/neln 121 S 13th St		_	Opened 9/01/14 Last Active 12/23/14 Educational				
Lincoln, NE 68508							1,750.00
Account No. xxxxxxxxxxx5705  Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		_	Opened 1/01/14 Last Active 12/23/14 Educational				
							1,750.00
Sheet no4 of _11_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total of	Sub			10,252.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 20 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No
•		Debtor ,

	16	l	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<u> </u>	1	1-	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT I NG E N	N L I G U I D A	I S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx0811			Opened 9/01/11 Last Active 12/23/14	Т	E		
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Educational				1,750.00
Account No. xxxxxxxxxxx5805	t		Opened 1/01/14 Last Active 12/23/14	+	T	t	
Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Educational				
	L			$\perp$			1,314.00
Account No. xxxxxxxxxxxx8711  Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Opened 7/01/12 Last Active 12/23/14 Educational				889.00
Account No. xxxxxxxxxxxxx5024  Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		_	Opened 1/01/11 Last Active 12/23/14 Educational				
							183.00
Account No. xxxxxxxxxxxx0911  Dept Of Education/neln 121 S 13th St Lincoln, NE 68508		-	Opened 9/01/11 Last Active 12/23/14 Educational				79.00
Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total c	Sub f this			4,215.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 21 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No
_		Debtor

	С	ш	sband, Wife, Joint, or Community	Tc	ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx8811	Γ		Opened 7/01/12 Last Active 12/23/14	Т	E		
Dept Of Education/neIn 121 S 13th St Lincoln, NE 68508		-	Educational				71.00
Account No.	╁		unsecured	+			71.50
District 54 524 E. Schaumburg Road Schaumburg, IL 60194		-					
							0.00
Account No. xxxx1328  Diversified P O Box 551268 Jacksonville, FL 32255		_	11 Us Cellular				203.00
Account No.			unsecured	+			
Fingerhut Direct Marketing Inc 6250 Ridgewood Road Saint Cloud, MN 56303		-					134.00
Account No. xxxxxxxxxxxxxx885  First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	-	_	Opened 12/01/11 Last Active 3/11/12 Credit Card				
							401.00
Sheet no. <u>6</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Subt			809.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 22 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No.
_		Debtor ,

	I c	Lui	ishaad Wife Isiat or Community	16	Ιυ	Ιn	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J		CONTINGENT	LIQUID	I SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx7380			Opened 9/02/13 Last Active 10/07/13 Credit Card	Т	A T E D		
Fortiva Pob 105555 Atlanta, GA 30348		-	Credit Card				587.00
Account No.	t		unsecured	+	t	<u> </u>	
Higher Learning Commission 230 South LaSalle Street Suite 7-500 Chicago, IL 60604		-					600.00
Account No.	╁		unsecured	-	$\perp$	+	
HSN- Attention Collections Dept. PO BOX 9090 Clearwater, FL 33758-9090		-					450.00
Account No. xxxx8811	╁	<u> </u>	Opened 10/01/09		t	+	
IC System Attn: Bankruptcy 444 Highway 96 East, P.O. Box 64378 Saint Paul, MN 55164		-	Collection Attorney Inpatient Consulatants Of II				1,213.00
Account No. xxxxxxx1001	t	T	Opened 10/01/11			T	
IC System Attn: Bankruptcy 444 Highway 96 East; Po Box 64378 St. Paul, MN 55164		_	Collection Attorney At T Midwest				88.00
Sheet no7 of _11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub this			2,938.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 23 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No
-		Debtor

CDEDITOD'S NAME	C	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	N L I Q U I D A T	T E	AMOUNT OF CLAIM
Account No. <b>0125106658</b>			unsecured	Т	T E D		
Ice Mountain Direct #215 6661 Dixie Hwy, Suite 4 Louisville, KY 40258		-			D		51.00
Account No. xxxxxxxx3550	┢		Opened 2/01/13 Last Active 9/15/13	$^{+}$		H	
Midnight Velvet Swiss Colony Midnight Velvet 1112 7th Ave Monroe, WI 53566		_	Charge Account				409.00
Account No.	t		12/2013	+			
Midwest Title Loan 1300 West Irving Park Road Hanover Park, IL 60133		_	2002 Jaguar S-Type				500.00
Account No. xxxxxx0382	┢		Opened 7/01/12	+		t	
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		<b>-</b>	Collection Attorney Elgin Fire Department				717.00
Account No. xxxxxx0156	$\vdash$		Opened 12/01/10	+			
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008	-	-	Collection Attorney Suburban Associates In Opthalm				420.00
Sheet no. <b>8</b> of <b>11</b> sheets attached to Schedule of	_	_		Sub	tota	ıl	2,097.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,097.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 24 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No
_		Debtor

	16	1	Wife Irint or Community	10	. 1 .	1 5	.1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		l C	D I SPUTED	
Account No.		Г	unsecured	T	T		
Penn Foster Education Direct Dept 3957 Scranton, PA 18515		-					1,000.00
Account No. xxxxxxxxxxx4120  Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		_	Opened 8/01/14 Factoring Company Account Capital One Bar Usa N.A.	k			
							318.00
Account No.  QVC, Inc 1200 Wilson Drive at Studio PArk West Chester, PA 19380		_	unsecured				2,000.00
Account No.	t		unsecured	+		$\dagger$	
Republic Services 1330 Gasket Drive Elgin, IL 60133-5933		-					43.69
Account No. xxxxxxxxxxxxxxx5401  Rgs Financial 1700 Jay Ell Dr Ste 200 Richardson, TX 75081		_	Opened 3/01/14 Last Active 5/27/14 Collection Attorney Tcf Bank I				151.00
Sheet no. <b>9</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total o	Sub			3,512.69

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 25 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No
_		Debtor

CDEDITODIS MAME	С	Hu	sband, Wife, Joint, or Community	Ç	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NLIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxxxxxx9193			Opened 5/01/12	٦ [	T E		
Rjm Acq Llc 575 Underhill Blvd Suite 224 Syosset, NY 11791		-	Factoring Company Account Bank Of America Checking Accou		D		400.00
	L			_			439.00
Account No. xxxxxxxxxxx9609  Rockford Mercantile			Opened 10/01/09 Collection Attorney Rockford Radiology				
2502 S. Alpine Rd Rockford, IL 61108		-					
							348.00
Account No.  St. Alexius Medical Center 1555 Barrington Rd		_	10/2014 medical debt				
Hoffman Estates, IL 60169							8,000.00
Account No. xxx1161			Opened 4/01/11				
Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216		-	Collection Attorney Comcast				
Account No.			unsecured				181.00
Transworld Systems Inc. Collection Agency 1375 E Woodfiled Rd #110 Schaumburg, IL 60173		_					65.00
Sheet no10_ of _11_ sheets attached to Schedule of	<u> </u>	<u> </u>	<u> </u>	Sub	L tota	L .1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	9,033.00

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 26 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	Shakima Dixon	Case No
_		Debtor

				1.	١	_	<u> </u>
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	6   6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J C H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NGEN	LIQUIDATED	S P	AMOUNT OF CLAIM
Account No. xxxxxx9453			Opened 6/01/08	T	T		
University Of Phoenix 4615 E Elwood St FI 3 Phoenix, AZ 85040		_	Unsecured		D		2,775.00
Account No. xxxxxx3846	t		Opened 8/01/14	t			
Uscb Corporation 101 Harrison St Archbald, PA 18403		_	Collection Attorney Penn Foster School				
							720.00
Account No. xxxxxxxxxxxx1166  Webbank/fingerhut Fres 6250 Ridgewood Road St Cloud, MN 56303		_	Opened 3/01/14 Last Active 3/01/14 Installment Sales Contract				
							157.00
Account No. xxx2214  Williams & Fudge Inc 300 Chatham Ave Ste 201 Rock Hill, SC 29730	_	-	Opened 9/01/12 Collection Attorney Education Loan Solutions Llc				1,896.00
Account No. xxx7935	╁		Opened 4/01/14	+			•
Williams & Fudge Inc 300 Chatham Ave Ste 201 Rock Hill, SC 29730	-	_	Collection Attorney Capella University				1,420.00
							.,0.00
Sheet no11 of11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	ule of Subtotal (Total of this page) 6,968.00						
			(Report on Summary of S		ota lule		82,786.69

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 27 of 51

B6G (Official Form 6G) (12/07)

In re	Shakima Dixon	Case No
-		Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 28 of 51

B6H (Official Form 6H) (12/07)

In re	Shakima Dixon	Case No
111 16	Silakiilla Dixoli	
		Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 29 of 51

Fill	in this information to identify your c	ase:							
	otor 1 Shakima Di								
-	otor 2				_				
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_				
	se number nown)		-			Check if this is:  An amende  A supplement	ed filing		n chapter
O	fficial Form B 6I					MM / DD/ Y		ing date.	
	chedule I: Your Inc	ome				IVIIVI / DD/ T	111		12/13
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili Ir spouse is not filing w	ng jointly, and your s ith you, do not includ	spouse i de inforr	s livin natior	g with you, incl about your spo	ude informatio ouse. If more s	n about pace is i	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	Debtor 2 or non-filling spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Employed □ Not employed			☐ Emplo	•		
		Occupation	Unemployed						
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Par	Give Details About Mo	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	port for	any lin	e, write \$0 in the	space. Include	your nor	n-filing
	u or your non-filing spouse have me e space, attach a separate sheet to		ombine the information	n for all e	mploy	ers for that perso	on on the lines t	pelow. If y	ou need
					I	For Debtor 1	For Debtor non-filing s		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$_	0.00	\$	N/A	
3.	Estimate and list monthly over	ime pay.		3.	+\$_	0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$_	0.00	\$	N/A	

# Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 30 of 51

Deb	tor 1	Shakima Dixon	-	Case n	number (if known)			
	Cop	y line 4 here	4.	For I	Debtor 1 0.00	For Debtor		
_	Liet							
5.	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	all payroll deductions:  Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.+	\$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	- 6.	Ψ <u></u>	0.00 0.00	+ \$ \$	N/A N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <del></del>	0.00	\$	N/A	
8.		all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Link  Pension or retirement income	8a. 8b. 8c. 8d. 8e.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 507.00 0.00 0.00	\$	N/A N/A N/A N/A N/A	
	8h.	Other monthly income. Specify: Mother's Contribution	_ 8h.+	\$ <u></u>	100.00	+ \$	N/A	7
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,255.00	\$	N/A	<u>\</u>
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	1	,255.00 + \$_	N/A	= \$	1,255.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	depend		,	ed in <i>Schedul</i>	le J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certainies					\$	1,255.00
13.	Do y	you expect an increase or decrease within the year after you file this form' No. Yes. Explain:	?				monthly	/ income

Official Form B 6I Schedule I: Your Income page 2

# Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 31 of 51

Fill	in this information to identify your case:				
Deb	otor 1 Shakima Dixon		Ch	eck if this is:	
				An amended filing	
	ouse, if filing)			A supplement shown 13 expenses as of	wing post-petition chapter the following date:
Uni	ited States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	ois		MM / DD / YYYY	
		<u> </u>			
	se number known)			A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor rate household
			j		
	fficial Form B 6J				
	chedule J: Your Expenses				12/1:
inf	as complete and accurate as possible. If two married people are ormation. If more space is needed, attach another sheet to this famber (if known). Answer every question.				
Pai	rt 1: Describe Your Household				
1.	Is this a joint case?				
	No. Go to line 2.				
	Yes. Does Debtor 2 live in a separate household?				
	☐ No ☐ Yes. Debtor 2 must file a separate Schedule J.				
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents' names.	Daughter		5	Yes
		Com		40	□ No
		Son		12	■ Yes □ No
		Son		15	■ Yes
					□ No
					☐ Yes
3.	Do your expenses include expenses of people other than				
	yourself and your dependents?				
Pai	rt 2: Estimate Your Ongoing Monthly Expenses				
Est	timate your expenses as of your bankruptcy filing date unless yo penses as of a date after the bankruptcy is filed. If this is a suppl plicable date.				
Inc	clude expenses paid for with non-cash government assistance if	vou know			
the	e value of such assistance and have included it on <i>Schedule I: Yo</i> fficial Form 6I.)			Your exp	enses
(OI	iiciai Foriii 6i.)			Tour oxp	
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	clude first mortgage	e 4.	\$	0.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c.		0.00
_	4d. Homeowner's association or condominium dues		4d.	·	0.00
5.	Additional mortgage payments for your residence, such as hon	ne equity loans	5.	\$	0.00

# Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 32 of 51

Debtor 1	Shakima Dixon	Case num	ber (if known)	
6. Utili	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	75.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	100.00
6d.	Other. Specify:	6d.	\$	0.00
. Foo	od and housekeeping supplies	7.	\$	648.00
	Idcare and children's education costs	8.	\$	0.00
_	thing, laundry, and dry cleaning	9.	\$	100.00
	sonal care products and services	10.	\$	100.00
	dical and dental expenses	11.	\$	100.00
	nsportation. Include gas, maintenance, bus or train fare.			100.00
	not include car payments.	12.	\$	150.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
. Cha	aritable contributions and religious donations	14.	\$	0.00
. Ins	urance.			
Do	not include insurance deducted from your pay or included in lines 4 or 20.			
	. Life insurance	15a.	·	0.00
15b	. Health insurance	15b.	\$	0.00
15c	. Vehicle insurance	15c.	\$	0.00
15d	. Other insurance. Specify:	15d.	\$	0.00
. Tax	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	cify:	16.	\$	0.00
	allment or lease payments:		•	
	. Car payments for Vehicle 1	17a.	\$	0.00
	. Car payments for Vehicle 2	17b.	\$	0.00
	. Other. Specify:	17c.	\$	0.00
	. Other. Specify:	17d.	\$	0.00
	ir payments of alimony, maintenance, and support that you did not report as	<b>s</b> 18.	\$	0.00
	lucted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	10.	\$	
	er payments you make to support others who do not live with you.	10	Φ	0.00
	cify: er real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i>	19.	ur Income	
	. Mortgages on other property	20a.		0.00
	. Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	. Homeowner's association or condominium dues	20a. 20e.	\$	0.00
		20e. 21.	· -	
. Oth	er: Specify:		+φ	0.00
. You	r monthly expenses. Add lines 4 through 21.	22.	\$	1,273.00
The	result is your monthly expenses.			•
	culate your monthly net income.			
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.		1,255.00
23b	. Copy your monthly expenses from line 22 above.	23b.	-\$	1,273.00
23c	. Subtract your monthly expenses from your monthly income.	220	\$	-18.00
	The result is your monthly net income.	23c.	\$	-10.00
For	you expect an increase or decrease in your expenses within the year after you example, do you expect to finish paying for your car loan within the year or do you expect you iffication to the terms of your mortgage?			e or decrease because of
_ ·				
	lain:			

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 33 of 51

**B6 Declaration (Official Form 6 - Declaration). (12/07)** 

## **United States Bankruptcy Court Northern District of Illinois**

In re	Shakima Dixon			Case No.		
			Debtor(s)	Chapter	7	
	DECLARATION C	ONCERN	ING DEBTOR'S SC	HEDUL	ES	
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	BTOR	
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _ sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	January 15, 2015	Signature	/s/ Shakima Dixon			
		-	Shakima Dixon			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 34 of 51

B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Northern District of Illinois

In re	Shakima Dixon		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$4,000.00 2014: Cash Jobs \$3,000.00 2013: Cash Jobs

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$648.00 2015 YTD: estimated Link \$7,776.00 2014: estimated Link Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Page 35 of 51 Document

B7 (Official Form 7) (04/13)

AMOUNT SOURCE

\$7,776.00 2013: estimated Link

\$507.00 2015 YTD: estimated Child Support 2014: estimated Child Support \$6,000.00 \$6,000.00 2013: estimated Child Support

#### 3. Payments to creditors

#### None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS** OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6.225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** DATES OF PAID OR AMOUNT STILL PAYMENTS/ VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING TRANSFERS** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL DATE OF PAYMENT AMOUNT PAID RELATIONSHIP TO DEBTOR OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION Scott Brown v. Shakima Dixon Petition to **Cook County Circuit Court** Pending **Establish** Chicago, IL **Parentage** 

2002D379053

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 36 of 51

B7 (Official Form 7) (04/13)

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 37 of 51

B7 (Official Form 7) (04/13)

4

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Robert J. Semrad & Associates, LLC 20 S. Clark Street 28th Floor Chicago, IL 60603 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 1/15/15 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$500 (\$410 to costs)

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 38 of 51

B7 (Official Form 7) (04/13)

5

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

GOVERNIMENTIE CHT NOTICE EAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 39 of 51

B7 (Official Form 7) (04/13)

6

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

## NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 40 of 51

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

**ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 41 of 51

B7 (Official Form 7) (04/13)

8

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 15, 2015

Signature /s/ Shakima Dixon
Shakima Dixon
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 42 of 51

B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois

		Northern Dis	trict of million	IS	
In re Sha	kima Dixon			Case No.	
		Ι	Debtor(s)	Chapter	7
PART A . I		7 INDIVIDUAL DEBTO			NTION  CH debt which is secured by
		ach additional pages if nec		Shiploted for Dire	22 dest which is secured by
Property No.	. 1				
Creditor's N -NONE-	Name:		Describe Prop	perty Securing Del	ot:
Property wil	l be (check one): endered	☐ Retained			
☐ Rede ☐ Reaff	the property, I intend to (or the property firm the debt  r. Explain		id lien using 11	U.S.C. § 522(f)).	
Property is (	check one): ned as Exempt		☐ Not claimed	d as exempt	
	onal pages if necessary.)	o unexpired leases. (All three	columns of Par	rt B must be comple	eted for each unexpired lease.
Lessor's Na -NONE-		Describe Leased Pro	perty:	Lease will U.S.C. § 36 ☐ YES	be Assumed pursuant to 11 (55(p)(2):
	der penalty of perjury toperty subject to an une		intention as to		y estate securing a debt and/or
Date Janua	ary 15, 2015		/s/ Shakima Diz Shakima Dixor		

Debtor

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 43 of 51

## United States Bankruptcy Court Northern District of Illinois

In r	e Shakima Dixon		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMI	PENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule paid to me within one year before the filing of the pebehalf of the debtor(s) in contemplation of or in contemplation.	etition in bankruptcy, or agreed to be	e paid to me, for ser		
				1,250.00	
	Prior to the filing of this statement I have receive	ved	\$	90.00	
	Balance Due		\$	1,160.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law				
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.					
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> </ul>				
6.	By agreement with the debtor(s), the above-disclosed	d fee does not include the following	service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement obankruptcy proceeding.	f any agreement or arrangement for	payment to me for 1	representation of the debtor(s) in	
Date	d: <b>January 15, 2015</b>	/s/ Samuel Mass			
		Samuel Mass 630 Robert J. Semrad 20 S. Clark Street 28th Floor	& Associates, LI	LC	
		Chicago, IL 60603			
		(312) 913 0625 F rsemrad@robertj		1	
		. Sommad Groberty			

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of ROBERT J. SEMRAD & ASSOCIATES, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay Robert J. Semrad & Associates \$1250.00 in attorney fees plus costs in the amount of \$410.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due ROBERT J. SEMRAD & ASSOCIATES, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr.
Adding additional bills \$50.00
Motion to Reopen and Avoid Lien \$1000.00

Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As Robert J. Semrad & Associates will begin to work on my file immediately after entering into this contract, I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to Robert J. Semrad and Associates LLC. Any fees owing to Robert J. Semrad & Associates and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by Robert J. Semrad & Associates LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by Robert J. Semrad & Associates after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, Robert J. Semrad & Associates LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to Robert J. Semrad & Associates, LLC as part of this **advance payment retainer** shall immediately become the property of Robert J. Semrad & Associates, LLC in exchange for a commitment by Robert J. Semrad & Associates, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by Robert J. Semrad & Associates, LLC and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney

Shakima Dixon Matter Number 429165-001

Initial:

that shall remain my property as security for future services. However, Robert J. Semrad & Associates, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of Robert J. Semrad & Associates, LLC to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As ROBERT J. SEMRAD & ASSOCIATES, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with ROBERT J. SEMRAD & ASSOCIATES, LLC. This includes, but is not limited to, providing ROBERT J. SEMRAD & ASSOCIATES, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that ROBERT J. SEMRAD & ASSOCIATES, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.\*

I also understand that, if I am refiling a case with ROBERT J. SEMRAD & ASSOCIATES, and an audit of the previous case(s) indicate that remaining attorney fees are owed, any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by ROBERT J. SEMRAD & ASSOCIATES, LLC or an agent thereof.

Date: 01/15/1/5		
Client Mulum Svix	Client	
Attorney Attorney		

## \*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Shakima Dixon Matter Number 429165-001 Initial:

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

## Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 47 of 51

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Page 48 of 51 Document

B 201B (Form 201B) (12/09)

		ted States Bankruptcy Cou Northern District of Illinois	ırt	
In re	Shakima Dixon		Case No.	
		Debtor(s)	Chapter	7
Code.		OF NOTICE TO CONSUM (2(b) OF THE BANKRUPTO  Certification of Debtor we received and read the attached no	CY CODE	. ,
Shaki	ma Dixon	X /s/ Shakima Dix	con	January 15, 2015
Printe	d Name(s) of Debtor(s)	Signature of De	btor	Date
Case N	No. (if known)	X		
		Signature of Joi	nt Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# Case 15-01391 Doc 1 Filed 01/15/15 Entered 01/15/15 15:40:08 Desc Main Document Page 49 of 51

## United States Bankruptcy Court Northern District of Illinois

		Northern District of Inmois		
In re	Shakima Dixon		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	59
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	itors is true and correct to	the best of my
Date:	January 15, 2015	/s/ Shakima Dixon		

A/r Concep <b>tase 15-01391 Doc 1</b> 18-3 E Dundee Rd Barrington, IL 60010	ዋሰራ መመመመመ መመመመመ የሚያ መመመመመመ መመመመመመመመመመመመመመመመ	5:140:1018 Of Descumataion/neln 121 S 13th St Lincoln, NE 68508
A/r Concepts	Credit Management Lp	Dept Of Education/neln
18-3 E Dundee Rd	4200 International Pkwy	121 S 13th St
Barrington, IL 60010	Carrollton, TX 75007	Lincoln, NE 68508
Acs/bank Of America	Creditors Collection B	Dept Of Education/neln
501 Bleecker St	755 Almar Pkwy	121 S 13th St
Utica, NY 13501	Bourbonnais, IL 60914	Lincoln, NE 68508
Afni Attention: Bankruptcy 1310 Martin Luther King Dr Bloomington, IL 61701	Dept Of Education/neln 121 S 13th St Lincoln, NE 68508	Dept Of Education/neln 121 S 13th St Lincoln, NE 68508
Arnoldharris	Dept Of Education/neln	Dept Of Education/neln
111 West Jackson B	121 S 13th St	121 S 13th St
Chicago, IL 60604	Lincoln, NE 68508	Lincoln, NE 68508
Arnoldharris	Dept Of Education/neln	Dept Of Education/neln
111 West Jackson B	121 S 13th St	121 S 13th St
Chicago, IL 60604	Lincoln, NE 68508	Lincoln, NE 68508
Arnoldharris	Dept Of Education/neln	Dept Of Education/neln
111 West Jackson B	121 S 13th St	121 S 13th St
Chicago, IL 60604	Lincoln, NE 68508	Lincoln, NE 68508
Asset Recovery Solutions	Dept Of Education/neln	Dept Of Education/neln
2200 E Devon Ave, Ste 200	121 S 13th St	121 S 13th St
Des Plaines, IL 60018	Lincoln, NE 68508	Lincoln, NE 68508
Atg Credit	Dept Of Education/neln	Dept Of Education/neln
1700 W Cortland St Ste 2	121 S 13th St	121 S 13th St
Chicago, IL 60622	Lincoln, NE 68508	Lincoln, NE 68508
city of chicago parking 121 N Lasalle Street ROOM 107 Chicago, IL 60602		Dept Of Education/neln 121 S 13th St Lincoln, NE 68508

District 5Case 15-01391 Doc 1 MFiled 1011/15M5 ventered 01/15/15 15:4008 for Destantile Synogram Pages 16 51 elvet 2502 S. Alpine Rd Schaumburg, IL 60194 1112 7th Ave Rockford, IL 61108 Monroe, WI 53566 Diversified Midwest Title Loan St. Alexius Medical Cent P O Box 551268 1300 West Irving Park Road 1555 Barrington Rd
Jacksonville, FL 32255 Hanover Park, IL 60133 Hoffman Estates, IL 6016 Fingerhut Northwest Collectors Stellar Recovery Inc 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008 Direct Marketing Inc 4500 Salisbury Rd Ste 10 6250 Ridgewood Road Jacksonville, FL 32216 Saint Cloud, MN 56303 First Premier Bank Northwest Collectors
601 S Minnesota Ave 3601 Algonquin Rd Ste 23
Sioux Falls, SD 57104 Rolling Meadows, IL 60008 Transworld Systems Inc. Collection Agency 1375 E Woodfiled Rd #110 Schaumburg, IL 60173 Fortiva Penn Foster University Of Phoenix Pob 105555 Education Direct 4615 E Elwood St Fl 3 Atlanta, GA 30348 Phoenix, AZ 85040 Dept 3957 Scranton, PA 18515 Uscb Corporation 101 Harrison St Higher Learning Commission Portfolio Recovery 230 South LaSalle Street Attn: Bankruptcy
Suite 7-500 Po Box 41067 Suite 7-500 Chicago, IL 60604 Suite 7-500 Po Box 41067 Archbald, PA 18403 Norfolk, VA 23541 HSN- Attention Collections DeQVC, Inc Webbank/fingerhut Fres PO BOX 9090 1200 Wilson Drive at Studio PA6250 Ridgewood Road Clearwater, FL 33758-9090 West Chester, PA 19380 St Cloud, MN 56303

IC System Republic Services Williams & Fudge Inc Attn: Bankruptcy 1330 Gasket Drive 300 Chatham Ave Ste 201 444 Highway 96 East, P.O. Box & Algran, IL 60133-5933 Rock Hill, SC 29730 Saint Paul, MN 55164

IC System Rgs Financial Williams & Fudge Inc Attn: Bankruptcy 1700 Jay Ell Dr Ste 200 300 Chatham Ave Ste 201 444 Highway 96 East; Po Box 643R1&chardson, TX 75081 Rock Hill, SC 29730 St. Paul, MN 55164

Ice Mountain Direct #215 6661 Dixie Hwy, Suite 4 Louisville, KY 40258 Rjm Acq Llc 575 Underhill Blvd Suite 224 Syosset, NY 11791